



# Rewards That Work for You

Designed for Healthcare workers, Police, Soldiers,  
Firefighters, Teachers & Employees of other  
Government Agencies

Your VM Merit Card is designed to keep up with your lifestyle, giving you the spending power, protection, convenience, and rewards you need every day.

Whether you are managing everyday expenses or preparing for the unexpected, your VM Merit Card is here to support you every step of the way.

Accepted at over 46 million merchants worldwide, you can shop online or in-store, locally or internationally with confidence. Plus, Chip & Pin and contactless technology help to keep every transaction fast and secure.



### Go Contactless!

- Look for the contactless symbol on the store's checkout terminal.
- Tap your card a few inches from the contactless symbol when prompted.
- Your transaction will be processed immediately.

## Activate & Set Your PIN

Visit

[activatemycard.myvmgroup.com/](https://activatemycard.myvmgroup.com/)

and follow the instructions to activate your card and set or change your PIN.

Scan the QR code to activate



## Features & Benefits



### Creditor Life Insurance

Your VM Merit Card comes with Life Insurance, Critical Illness, Accidental Death and Dismemberment (AD&D) coverage of up to \$3.75M towards your credit card balance.



### Low Rates & Fees

Enjoy:

- ✓ Low interest rates.
- ✓ Low annual fees.
- ✓ No credit bureau fee.
- ✓ No supplementary card fee.
- ✓ No replacement card fee.

View our Credit Card Schedule of Fees and Charge available on our website at ***vmcreditcard.myvmgroup.com*** for more information.

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### Every Purchase supports a Better Tomorrow

Every time you tap, insert or shop online, VMBS donates \$5.00 to support charitable initiatives that benefit individuals, families and communities across Jamaica.

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### VM Rewards Programme

Earn rewards on the purchases you make every day. It's an easy way to earn while spending on the things that matter most.

- ✓ 5% cashback on School and Education Services<sup>1</sup>
- ✓ 3% cashback on Utilities<sup>2</sup>
- ✓ 2% cashback on Groceries<sup>3</sup>
- ✓ 0.5% cashback on all other purchases

For more information, visit ***vmcreditcard.myvmgroup.com*** for the VM Rewards Programme Terms and Conditions.

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### 0% Balance Transfer

Transfer your credit card balance from another financial institution and pay NO interest for 6 months.

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### Visa Cashback Programme

Earn up to 35% cashback on your next US trip when you enrol in the Visa Cashback Program. Visit ***cashback-caribbean.visa.com/*** and start earning cashback.



### Price Protection\*\*

When you purchase items in full using your VM Merit Card, you will be compensated for the difference up to USD 200 per event or per 12-month period, with a maximum of four events, if you find the same product by the same manufacturer at a lower price.



### Emergency Card Replacement\*\*

The VM Building Society provides emergency card replacement services if your card is lost or stolen in your home country or while travelling abroad. For assistance, please contact our Member Engagement Centre by dialling the phone number listed on the back of the card.



### Visa 24/7 Benefits\*\*

While travelling abroad or in your home country, you have 24-hour access to Visa benefits and services associated with your VM Merit Card. For more information, please visit <https://visabenefitslac.axa-assistance.us> or call the Visa Assistance phone number at the back of your card.

## Making Payments

Paying your credit card is safe and easy with our convenient options:

- VM Express Online & Mobile App, available on Google Play and App Store.
- Bank transfers (ACH, RTGS).
- Visit the nearest VMBS branch to make payments at any of our 16 branches island-wide.
- Cheques can be mailed to: P.O. Box 90, Kingston, Jamaica.
- VMBS ABMs island-wide.



### Credit Card Statement

On the 26th of each month, your credit card statement will be sent to you by email showing all transaction activity on your account. It is important to ensure that all information relating to your account is up to date. To update your information, you may visit any of our branches, email us at [creditcardmanager@myvmgroup.com](mailto:creditcardmanager@myvmgroup.com) or contact the VM Member Engagement Centre.





## Request to add a supplementary cardholder

Your card provides you with the option to add another cardholder to your account. An additional cardholder is an authorised secondary user of the account. You may earn rewards from purchases made on an additional card, with transaction activity for each additional card separated on your monthly statement.

To add a supplementary cardholder:

- Visit any VM branch.
- Visit our website at [vmcreditcard.myvmgroup.com](https://vmcreditcard.myvmgroup.com) to complete and email the Credit Card Supplementary Cardholder Application Form to [creditcardmanager@myvmgroup.com](mailto:creditcardmanager@myvmgroup.com).



## Fraud and Security

The security of your credit card is of utmost importance to us. Your **VM Merit Card** has robust security features that protect you from unauthorised transactions.

- You should always keep your PIN secure to prevent misuse of the card by others.
- Avoid disclosing your credit card information.
- Where possible, complete transactions using the chip or contactless technology rather than swiping.
- We will never call you to ask for your Personally Identifiable Information (PII) to validate you. In the event this occurs, please contact Member Engagement.
- Make online purchases from websites that are secure and reputable. Look for **https://** in the address field and a lock  in the status or address bar of your internet browser.
- For added security, notify us when you are travelling.



## Report a lost or stolen card immediately:

- Call our Member Engagement Centre.
- Email [creditcardmanager@myvmgroup.com](mailto:creditcardmanager@myvmgroup.com)
- Visit the nearest VMBS Branch.

It is imperative to review your monthly statement for unauthorised charges. To report an unauthorised/questionable transaction, you may contact us by email at [creditcardmanager@myvmgroup.com](mailto:creditcardmanager@myvmgroup.com), visit us in branch or call our Member Engagement Centre.



# Cardholder Support

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## To contact our Member Engagement Centre:

- **Toll Free (from Jamaica):**  
888-YES-VMBS (937-8627)
- **Toll Free (from USA/Canada):**  
1-866-967-VMBS (8627)
- **Free Phone (from UK):**  
0-800-068-VMBS (8627)

## For Visa assistance dial direct or call collect:

- **From the USA/Canada:**  
1-800-396-9665
- **Outside the USA/Canada:**  
1-303-967-1098

\*Refer to the Credit Card Schedule of Fees and Charges at [vmcreditcard.myvmgroup.com](http://vmcreditcard.myvmgroup.com)

\*\*Terms and conditions may apply.  
Please visit [visabenefitslac.axa-assistance.us](http://visabenefitslac.axa-assistance.us)

1. School and Education: Colleges, Universities, Professional Schools, and Junior Colleges Business and Secretarial Schools Elementary and Secondary Schools.
2. Utilities: Electric, Gas, Water, and Sanitary.
3. Groceries: Grocery Stores and Supermarkets (Wholesale Clubs, Duty-Free Stores, and general Retail Stores are not eligible).